

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

Andrew B. Finberg
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977
(856) 663-5002

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
(Camden)**

In Re:

HARRIS KIM

Debtor(s).

Proceedings in Chapter 13

Case No.: 24-16954-JNP

**TRUSTEE'S STATEMENT PURSUANT
TO 11 U.S.C. §§ 1302(c), 1106(a)(3), and
1106(a)(4)**

The Chapter 13 Standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. §§ 1302(c), 1106(a)(3) and 1106(a)(4).

1. The Trustee's office has conducted a § 341(a) Meeting of Creditors and a business examination which consisted of the review of the Petition, Schedules A - J, Statement of Financial Affairs, and Statement of Current Monthly Income, including a comparison between the Debtor(s)' filed petition and schedules and Certification of Business Debtor (attached hereto as Exhibit "A").

2. The Trustee, except to the extent that the Court orders otherwise, has investigated the acts, conduct, assets, liabilities, and financial condition of the Debtor(s), the operation of the Debtor(s)' business and the desirability of the continuance of such business, and any other matter relevant to the case or to the formulation of a plan.

3. Furthermore, in connection with the investigation, the Trustee has not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of Debtor(s), or to a cause of action available to the estate.

Dated: October 2, 2024

ICB: KES
via first class mail:
HARRIS KIM

Respectfully submitted,

/s/ ANDREW B. FINBERG
ANDREW B. FINBERG
Chapter 13 Standing Trustee

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
(Camden)

IN RE:

Harris Kim

Debtor(s).

Proceedings in Chapter 13

Case Number: 24-16954 (ABA JNP)

CERTIFICATION OF HOUSEHOLD INCOME
FOR DISSOLUTION OF A BUSINESS
WITHIN THE LAST TWO (2) YEARS

I, _____ being duly sworn, upon my oath state:

1. I had an ownership interest in the business known as Jay Cleaners.
2. I operated the business at 400 S. Prospect Rd #8, Jackson, NJ 08527.
3. I operated this business as a (sole proprietorship, LLC, LLP, Partnership, Corp. or Franchise).
4. I started this business on mm/dd/yyyy.
5. I ended this business on mm/dd/yyyy 4/1/22.
6. I had an ownership interest of 100 %.
7. I (dissolved or canceled or sold) the business.
8. I (have or have not) complied with all Federal and State requirements regarding the closure of this business.
9. I had bank accounts in the following financial institutions which were utilized for my business operations:

Bank Name	Type of Account / Purpose	Account Number (Last 4 digits)

10. I (have or have not) closed these accounts with the bank.
11. I (have or have not) filed **final** business tax returns with the Internal Revenue Service and State of New Jersey or any other state or commonwealth for all the prior tax years, for which I/the business were required to file a return.
12. At the time of closing, the value of my business assets, including tools, equipment, inventory, and accounts totaled \$ 300,000.00.
13. At the time of closing, I had business obligations which totaled \$ _____.

14. In support of this certification and as required by the Standing Trustee, I provide the following documents:

- Last two (2) filed Federal Tax Returns, with all supporting schedules and statements;
- Verification of dissolution of the business from the Internal Revenue Service and/or State of New Jersey or any other state or commonwealth;
- Six (6) months of pre-petition Bank Statements (all pages);
- Verification that all business accounts have been closed; and
- Six (6) months of pre-petition income from all other sources.

I declare under penalty of perjury that the foregoing statements are true and correct.

I have read and acknowledge my responsibilities as a business debtor.

I understand that by filing this certification with the Standing Trustee and attachments in its support, I am signing the document under Fed. R. Bankr. P. 9011.

I declare that (I or my attorney) will retain the original signature of this certification for a period of seven (7) years from the date of the closing of this case pursuant to Fed. R. Bankr. P. 8011.

Date: 6/12/2024

/s/ 
Debtor

Date: _____

/s/ _____
Co-Debtor

Date: _____

/s/ _____
Household Member

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
(Camden)

IN RE:

Harris Kim

Debtor(s).

Proceedings in Chapter 13

Case Number: 24-16954 (ABA JNP)

CERTIFICATION OF HOUSEHOLD INCOME
DERIVING FROM INDEPENDENT EMPLOYEE
AND/OR NON-EMPLOYEE COMPENSATION
(IRS FORM 1099-MISC INCOME)

I, Harris Kim being duly sworn, upon my oath state:

1. I derive income from independent employee and/or non-employee compensation (IRS Form 1099-Misc) for the following company(ies):

a. Mam'sella Cleaners
b. _____

2. The nature of my work as a Form 1099-Misc employee is Cleaning laundry

3. I began as a Form 1099-Misc employee on mm/dd/yyyy 10/1/23

4. I presently (receive or do not receive) income as a 1099 employee.

5. I stopped as a Form 1099-Misc employee on mm/dd/yyyy N/A

6. I (do or do not) have separate liability insurance coverage for the work I perform as a Form 1099-Misc employee.

7. As of the date of this certification I have the following insurance coverage(s):

☐ Auto insurance; ☐ Professional liability insurance (E&O);
☐ Property insurance; ☐ Malpractice insurance;
☐ Other: _____; ☒ No insurance required.

8. I (do or do not) have an active license or permit for the work I perform as a Form 1099-Misc employee.

9. I have bank accounts in the following financial institutions which are utilized for the work I perform as a Form 1099-Misc employee:

Bank Name	Type of Account / Purpose	Account Number (Last 4 digits)
<u>N/A</u>		

10. I (do or do not) have business expenses associated with the work I perform as a Form 1099-Misc employee (i.e. gas, travel, tolls, etc.).
11. These expenses are (reimbursed or unreimbursed) by my employer. N/A
12. I (have or have not) filed individual tax returns with the Internal Revenue Service for all the prior tax years, for which I/the business was required to file a return.
13. I (have or have not) filed applicable state tax returns with the State of New Jersey or any other state or commonwealth for all prior tax years, for which I/the business was required to file a return.
14. As of the date of this certification, the value of my business assets, including tools, equipment, inventory, and accounts total \$ N/A.
15. As of the date of this certification, I have business obligations which total \$ 0.00.
16. In support of this certification and as required by the Standing Trustee, I provide the following attached documents (attached):

- o Last two (2) filed Federal Tax Returns, with all supporting schedules and statements;
- o Last Form 1099-Misc received;
- o Six (6) months of pre-petition Bank Statements (all pages);
- o Six (6) months of pre-petition Profit and Loss statements;
- o Current insurance declaration page;
- o Current license and/or permit, plus municipal and county licenses and certifications; and
- o Six (6) months of pre-petition income from all other sources.

I declare under penalty of perjury that the foregoing statements are true and correct.

I have read and acknowledge my responsibilities as a business debtor.

I understand that by filing this certification with the Standing Trustee and attachments in its support, I am signing the document under Fed. R. Bankr. P. 9011.

I declare that (I or my attorney) will retain the original signature of this certification for a period of seven (7) years from the date of the closing of this case pursuant to Fed. R. Bankr. P. 8011.

Date: 6/12/2024 /s/ [Signature]
Debtor

Date: _____ /s/ _____
Co-Debtor

Date: _____ /s/ _____
Household Member

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
(Camden)

IN RE:

Harris Kim

Debtor(s).

Proceedings in Chapter 13

Case Number: 24-16954 (ABA/JNP)

CERTIFICATION OF HOUSEHOLD INCOME
DERIVING FROM INDEPENDENT EMPLOYEE
AND/OR NON-EMPLOYEE COMPENSATION
(IRS FORM 1099-MISC INCOME)

I, Jl S. Kim being duly sworn, upon my oath state:

1. I derive income from independent employee and/or non-employee compensation (IRS Form 1099-Misc) for the following company(ies):
 - a. Pink Nails Salon
 - b. _____
2. The nature of my work as a Form 1099-Misc employee is Nail technician.
3. I began as a Form 1099-Misc employee on mm/dd/yyyy. 2/1/24
4. I presently (receive or do not receive) income as a 1099 employee.
5. I stopped as a Form 1099-Misc employee on mm/dd/yyyy. N/A
6. I (do or do not) have separate liability insurance coverage for the work I perform as a Form 1099-Misc employee.
7. As of the date of this certification I have the following insurance coverage(s):

<input type="checkbox"/> Auto insurance;	<input type="checkbox"/> Professional liability insurance (E&O);
<input type="checkbox"/> Property insurance;	<input type="checkbox"/> Malpractice insurance;
<input type="checkbox"/> Other: _____;	<input checked="" type="checkbox"/> No insurance required.
8. I (do or do not) have an active license or permit for the work I perform as a Form 1099-Misc employee.
9. I have bank accounts in the following financial institutions which are utilized for the work I perform as a Form 1099-Misc employee:

Bank Name	Type of Account / Purpose	Account Number (Last 4 digits)
<u>N/A</u>	<u>N/A</u>	<u>N/A</u>

10. I (do or do not) have business expenses associated with the work I perform as a Form 1099-Misc employee (i.e. gas, travel, tolls, etc.).
11. These expenses are (reimbursed or unreimbursed) by my employer. N/A
12. I (have or have not) filed individual tax returns with the Internal Revenue Service for all the prior tax years, for which I/the business was required to file a return. N/A
13. I (have or have not) filed applicable state tax returns with the State of New Jersey or any other state or commonwealth for all prior tax years, for which I/the business was required to file a return. N/A
14. As of the date of this certification, the value of my business assets, including tools, equipment, inventory, and accounts total \$ 0.00.
15. As of the date of this certification, I have business obligations which total \$ 0-00.
16. In support of this certification and as required by the Standing Trustee, I provide the following attached documents (attached):
- Last two (2) filed Federal Tax Returns, with all supporting schedules and statements;
 - Last Form 1099-Misc received;
 - Six (6) months of pre-petition Bank Statements (all pages);
 - Six (6) months of pre-petition Profit and Loss statements;
 - Current insurance declaration page;
 - Current license and/or permit, plus municipal and county licenses and certifications; and
 - Six (6) months of pre-petition income from all other sources.

I declare under penalty of perjury that the foregoing statements are true and correct.

I have read and acknowledge my responsibilities as a business debtor.

I understand that by filing this certification with the Standing Trustee and attachments in its support, I am signing the document under Fed. R. Bankr. P. 9011.

I declare that (I or my attorney) will retain the original signature of this certification for a period of seven (7) years from the date of the closing of this case pursuant to Fed. R. Bankr. P. 8011.

Date: 6/12/24

/s/ [Signature]

Debtor

Date: _____

/s/ _____

Co-Debtor

Date: _____

/s/ _____

Household Member